

SERFF Tracking Number: UTAC-126786589 State: Arkansas
 Filing Company: United Teacher Associates Insurance Company State Tracking Number: 46657
 Company Tracking Number: PPAC-END
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
 Product Name: PPAC Endorsement - Major Medical
 Project Name/Number: Grandfathered Immed Mkt Reforms /PPAC Endorsement- Grandfathered Immed Mkt Reforms

Filing at a Glance

Company: United Teacher Associates Insurance Company

Product Name: PPAC Endorsement - Major Medical SERFF Tr Num: UTAC-126786589 State: Arkansas

Medical

TOI: H16I Individual Health - Major Medical SERFF Status: Closed-Approved- Closed State Tr Num: 46657

Sub-TOI: H16I.005C Individual - Other

Filing Type: Form

Co Tr Num: PPAC-END

State Status: Approved-Closed

Reviewer(s): Rosalind Minor

Disposition Date: 09/02/2010

Authors: Jackie Cunningham,
 Alycia Sumbera, Joyce Kostakis,
 Melissa Garza, Melissa MacLaurin

Date Submitted: 08/31/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Grandfathered Immed Mkt Reforms

Status of Filing in Domicile: Pending

Project Number: PPAC Endorsement- Grandfathered Immed Mkt Reforms

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Filing Pending in State of Domicile.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 09/02/2010

Explanation for Other Group Market Type:

State Status Changed: 09/02/2010

Deemer Date:

Created By: Joyce Kostakis

Submitted By: Jackie Cunningham

Corresponding Filing Tracking Number:

PPACA: Grandfathered Immed Mkt Reforms

Filing Description:

PPAC Endorsement Filing - Active Policy Forms

The endorsement is submitted to comply with the immediate market reform requirements of the Patient Protection and

SERFF Tracking Number: UTAC-126786589 State: Arkansas
 Filing Company: United Teacher Associates Insurance Company State Tracking Number: 46657
 Company Tracking Number: PPAC-END
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
 Product Name: PPAC Endorsement - Major Medical
 Project Name/Number: Grandfathered Immed Mkt Reforms /PPAC Endorsement- Grandfathered Immed Mkt Reforms

Affordable Care Act (PPACA). The endorsement will attach to grandfathered Individual Major Medical Policies approved in your state and described below. The endorsement includes the requirements for grandfathered coverage.

Policy Form L160-030 - 1 policyholder

Save Apply Cancel

Company and Contact

Filing Contact Information

Jackie Cunningham, Compliance Analyst jcunningham@gafri.com
 11200 Lakeline Boulevard, Suite 100 816-246-6202 [Phone]
 P. O. Box 26580 512-451-0357 [FAX]
 Austin, TX 78755-0580

Filing Company Information

United Teacher Associates Insurance Company CoCode: 63479 State of Domicile: Texas
 11200 Lakeline Blvd., Suite 100 Group Code: 84 Company Type: Insurance
 P.O. Box 26580 Group Name: Company
 Austin, TX 78755-0580 FEIN Number: 58-0869673 State ID Number:
 (800) 880-8824 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Teacher Associates Insurance Company	\$50.00	08/31/2010	39129556

SERFF Tracking Number: UTAC-126786589 State: Arkansas
Filing Company: United Teacher Associates Insurance Company State Tracking Number: 46657
Company Tracking Number: PPAC-END
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: PPAC Endorsement - Major Medical
Project Name/Number: Grandfathered Immed Mkt Reforms /PPAC Endorsement- Grandfathered Immed Mkt Reforms

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/02/2010	09/02/2010

SERFF Tracking Number: *UTAC-126786589* *State:* *Arkansas*
Filing Company: *United Teacher Associates Insurance Company* *State Tracking Number:* *46657*
Company Tracking Number: *PPAC-END*
TOI: *H16I Individual Health - Major Medical* *Sub-TOI:* *H16I.005C Individual - Other*
Product Name: *PPAC Endorsement - Major Medical*
Project Name/Number: *Grandfathered Immed Mkt Reforms /PPAC Endorsement- Grandfathered Immed Mkt Reforms*

Disposition

Disposition Date: 09/02/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UTAC-126786589 State: Arkansas

Filing Company: United Teacher Associates Insurance Company State Tracking Number: 46657

Company Tracking Number: PPAC-END

TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other

Product Name: PPAC Endorsement - Major Medical

Project Name/Number: Grandfathered Immed Mkt Reforms /PPAC Endorsement- Grandfathered Immed Mkt Reforms

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Form	PPAC Grandfathered Individual Policy Rider	Approved-Closed	Yes

SERFF Tracking Number: UTAC-126786589 State: Arkansas

Filing Company: United Teacher Associates Insurance Company State Tracking Number: 46657

Company Tracking Number: PPAC-END

TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other

Product Name: PPAC Endorsement - Major Medical

Project Name/Number: Grandfathered Immed Mkt Reforms /PPAC Endorsement- Grandfathered Immed Mkt Reforms

Form Schedule

Lead Form Number: PPAC-END-GN

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 09/02/2010	PPAC-END-GN	Policy/Cont ract/Fratern al	PPAC Grandfathered Individual Policy Rider	Initial		0.000	PPAC Endorsement- GN.pdf
		Certificate: Amendmen t, Insert Page, Endorseme nt or Rider					

United Teacher Associates Insurance Company
PATIENT PROTECTION AND AFFORDABLE CARE ACT
Grandfathered Individual Policy Rider

The Policy, to which this rider is attached and becomes a part, is amended as stated below.

A new section titled "Patient Protection and Affordable Care Act" is hereby added to the Policy as follows:

PATIENT PROTECTION AND AFFORDABLE CARE ACT

Effective September 23, 2010 some of the benefits, terms, conditions, limitations, and exclusions contained in Your Policy will change as a result of the Patient Protection and Affordable Care Act of 2010. Notwithstanding any other provision of Your Policy, the provisions below shall apply. In the event of a conflict between the provisions of any other Section of Your Policy and the provisions of this Rider, the provisions of this Rider shall prevail.

Definitions

The following definitions have the following meanings in this amendment rider:

"Essential health benefits" has the meaning found in section 1302(b) of the Patient Protection and Affordable Care Act and as further defined by the Secretary of the United States Department of Health and Human Services and includes ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorder services, including behavioral health treatment; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services and chronic disease management; and pediatric services, including oral and vision care.

"Policy year" means the 12-month period that is designated as the policy year in the contract. If there is no designation of a policy year in the contract, then the policy year is the deductible or limit year used under the contract. If deductibles or other limits are not imposed on a yearly basis under the contract, the policy year is the calendar year.

Lifetime Dollar Limits

Any lifetime dollar limit on any essential health benefits in the contract is deleted. The contract is amended to provide that if an individual's coverage under the contract had terminated due to reaching a lifetime dollar limit, the individual may enroll during the first 30 days of a policy year that begins on or after September 23, 2010, and coverage will begin on the first day of the policy year that begins on or after September 23, 2010.


Rescissions

Any provision of the contract that describes the right of United Teacher Associates Insurance Company to rescind or void the contract is amended to permit United Teacher Associates Insurance Company to rescind or void the coverage of an individual only if (1) the individual performs an act, practice, or omission that constitutes fraud; or (2) the individual makes an intentional misrepresentation of material fact. Any provision of the contract that describes notice of rescission of coverage and that provides less than 30-days advance written notice of rescission is amended to provide 30-days advance written notice of any rescission of coverage.

Extension of Coverage to Dependents

Notwithstanding the eligibility requirements described in Your Policy, a child in Your family is eligible to become a Covered Person if the child: 1) is under age 26, and 2) is related to You by one of the relationships listed in definition section of Your Policy, except that a child's marital status will not be considered in determining eligibility for initial or continued coverage.

This amendment rider shall be effective September 23, 2010.

[
President

SERFF Tracking Number: UTAC-126786589 State: Arkansas
Filing Company: United Teacher Associates Insurance Company State Tracking Number: 46657
Company Tracking Number: PPAC-END
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: PPAC Endorsement - Major Medical
Project Name/Number: Grandfathered Immed Mkt Reforms /PPAC Endorsement- Grandfathered Immed Mkt Reforms

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification	Approved-Closed	09/02/2010
Bypass Reason: N/A - The endorsement is submitted to comply with the immediate market reform requirements of the Patient Protection and Affordable Care Act (PPACA).		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application	Approved-Closed	09/02/2010
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Health - Actuarial Justification	Approved-Closed	09/02/2010
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage	Approved-Closed	09/02/2010
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: PPACA Uniform Compliance Summary	Approved-Closed	09/02/2010
Comments:		
Attachment: Compliance Certification-AR.pdf		

PPACA Uniform Compliance Summary

Please select the appropriate check box below to indicate which product is amended by this filing.

☐ INDIVIDUAL HEALTH BENEFIT PLANS (Complete [SECTION A](#) only)

☐ SMALL / LARGE GROUP HEALTH BENEFIT PLANS (Complete [SECTION B](#) only)

This form filing compliance summary is to be submitted with your [endorsement][contract] to comply with the immediate market reform requirements of the Patient Protection and Affordable Care Act (PPACA). These PPACA requirements apply only to policies for health insurance coverage referred to as “major medical” in the statute, which is comprehensive health coverage that includes PPO and HMO coverage. This form includes the requirements for grandfathered (coverage in effect prior to March 23, 2010) and non-grandfathered plans, and relevant statutes. Refer to the relevant statute to ensure compliance. Complete each item to confirm that diligent consideration has been given to each. *(If submitting your filings electronically, bookmark the provision(s) in the form(s) that satisfy the requirement and identify the page/paragraph on this form.)*

***For all filings, include the Type of Insurance (TOI) in the first column.**

☐ Check box if this is a paper filing.

COMPANY INFORMATION

Company Name	NAIC Number	SERFF Tracking Number(s) *if applicable	Form Number(s) of Policy being endorsed	Rate Impact
				<input type="checkbox"/> Yes <input type="checkbox"/> No

PPACA Uniform Compliance Summary

SECTION A – Individual Health Benefit Plans

TOI	Category	Statute Section	Grandfathered	Non-Grandfathered
	Eliminate Pre-existing Condition Exclusions for Enrollees Under Age 19	<i>[Sections 2704 and 1255 of the PHSA/Section 1201 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Eliminate Annual Dollar Limits on Essential Benefits Except allows for “restricted” annual dollar limits for essential benefits for plan years prior to January 1, 2014.	<i>[Section 2711 of the PHSA/Section 1001 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Eliminate Lifetime Dollar Limits on Essential Benefits	<i>[Section 2711 of the PHSA/Section 1001 of the PPACA]</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Prohibit Rescissions – Except for fraud or intentional misrepresentation of material fact.	<i>[Section 2712 of the PHSA/Section 1001 of PPACA]</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			

PPACA Uniform Compliance Summary

SECTION A – Individual Health Benefit Plans

TOI	Category	Statute Section	Grandfathered	Non-Grandfathered
	Preventive Services – Requires coverage and prohibits the imposition of cost-sharing for specified preventative services.	<i>[Section 2713 of the PHSA/Section 1001 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Extends Dependent Coverage for Children Until age 26 – If a policy offers dependent coverage, it must include dependent coverage until age 26.	<i>[Section 2714 of the PHSA/Section 1001 of the PPACA]</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Appeals Process – Requires establishment of an internal claims appeal process and external review process.	<i>[Section 2719 of the PHSA/Section 1001 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Emergency Services – Requires plans that cover emergency services to provide such coverage without the need for prior authorization, regardless of the participating status of the provider, and at the in-network cost-sharing level.	<i>[Section 2719A of the PHSA/Section 10101 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			

PPACA Uniform Compliance Summary

SECTION A – Individual Health Benefit Plans

TOI	Category	Statute Section	Grandfathered	Non-Grandfathered
	Access to Pediatricians – Mandates that if designation of a PCP for a child is required, the person be permitted to designate a physician who specialized in pediatrics as the child's PCP if the provider is in-network. Explanation: Page Number:	<i>[Section 2719A of the PHSA/Section 10101 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Access to OB/GYNs – Prohibits authorization or referral requirements for obstetrical or gynecological care provided by in-network providers who specialize in obstetrics or gynecology. Explanation: Page Number:	<i>[Section 2719A of the PHSA/Section 10101 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.

PPACA Uniform Compliance Summary

SECTION B – Group Health Benefit Plans (Small and Large)

TOI	Category	Statute Section	Grandfathered	Non-Grandfathered
	Eliminate Pre-existing Condition Exclusions for Enrollees Under Age 19	<i>[Sections 2704 of the PHSA/Section 1201 of the PPACA]</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Eliminate Annual Dollar Limits on Essential Benefits – Except allows for “restricted” annual dollar limits for essential benefits for plan years prior to January 1, 2014.	<i>[Section 2711 of the PHSA/Section 1001 of the PPACA]</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Eliminate Lifetime Dollar Limits on Essential Benefits	<i>[Section 2711 of the PHSA/Section 1001 of the PPACA]</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Prohibit Rescissions – Except for fraud or intentional misrepresentation of material fact.	<i>[Section 2712 of the PHSA/Section 1001 of PPACA]</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			

PPACA Uniform Compliance Summary

SECTION B – Group Health Benefit Plans (Small and Large)

TOI	Category	Statute Section	Grandfathered	Non-Grandfathered
	Preventive Services – Requires coverage and prohibits the imposition of cost-sharing for specified preventative services	<i>[Section 2713 of the PHSA/Section 1001 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Extends Dependent Coverage for Children Until age 26 – If a policy offers dependent coverage, it must include dependent coverage until age 26. ◇	<i>[Section 2714 of the PHSA/Section 1001 of the PPACA]</i>	<input type="checkbox"/> Yes [◇] <input type="checkbox"/> No If no , please explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Appeals Process – Requires establishment of an internal claims appeal process and external review process.	<i>[Section 2719 of the PHSA/Section 1001 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			

◇ For plan years beginning before January 1, 2014, grandfathered group plans are not required to extend coverage to a child until the age of 26 if such child is eligible to enroll in another employee-sponsored plan

PPACA Uniform Compliance Summary

SECTION B – Group Health Benefit Plans (Small and Large)

TOI	Category	Statute Section	Grandfathered	Non-Grandfathered
	Emergency Services – Requires plans that cover emergency services to provide such coverage without the need for prior authorization, regardless of the participating status of the provider, and at the in-network cost-sharing level.	<i>[Section 2719A of the PHSA/Section 10101 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Access to Pediatricians – Mandates that if designation of a PCP for a child is required, the person be permitted to designate a physician who specialized in pediatrics as the child's PCP if the provider is in-network.	<i>[Section 2719A of the PHSA/Section 10101 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Access to OB/GYNs – Prohibits authorization or referral requirements for obstetrical or gynecological care provided by in-network providers who specialize in obstetrics or gynecology.	<i>[Section 2719A of the PHSA/Section 10101 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			